

LOUISIANA INSURANCE RATING COMMISSION
POST OFFICE BOX 94157, CAPITOL STATION
BATON ROUGE, LOUISIANA 70804-9157

MINUTES

MINUTES OF THE REGULARLY SCHEDULED MEETING OF THE LOUISIANA INSURANCE RATING COMMISSION BEGINNING AT 11AM ON TUESDAY, JUNE 27, 2006 IN THE HEARING ROOM, POYDRAS BUILDING, 1702 NORTH THIRD STREET, BATON ROUGE, LOUISIANA.

THE FOLLOWING MEMBERS WERE PRESENT FOR THE MEETING AT 11 AM ON TUESDAY, JUNE 27, 2006:

Dr. Christine Berry, Joe Godchaux, Jr., Jabari Ragas, Steven Ruiz

Deputy Commissioner, Chad Brown represented the Commissioner, James Donelon.

Also present were Clarissa Preston, Deputy Commissioner/Office of Property & Casualty; Linda Gonzales, and Staff Members of the Office of Insurance Rating; Richard Piazza, Actuary for the Louisiana Insurance Rating Commission; and other department staff members and representatives of certain groups.

Reading of the Minutes of the previous Meeting were dispensed with and accepted upon the motion of Dr. Berry, which received no objection.

AGENDA AND NOTICE

Part I -- Casualty

Reading of the Minutes of Previous Meeting

1 - June 27, 2006 - 23835

DISCUSSION
LOUISIANA INSURANCE RATING COMMISSION
2006 ASSESSMENT - 1%
(BASED ON 2005 CALENDAR YEAR)

Set the annual assessment fee at 1%.

FINAL ACTION: Approved.
ADDITIONAL MINUTES: Mr. Ragas approved.

2 - June 27, 2006 - 23899

DISCUSSION
34 - TITLE
DISCUSSION OF COMPANIES APPROVED TO ADOPT LOSS COSTS OF LOUISIANA
TITLE STATISTICAL SERVICES ORGANIZATION

In response to the orders, the following is a synopsis of all the companies' actions:

First American Title Insurance Company

- Responded to Order - Provided Support - No Change

United General Title Insurance Company

- Responded to Order - Provided Support - No Change

Investors Title Insurance Company

- Responded to Order - Provided Support - No Change

Security Title Guarantee Corporation of Baltimore

- Responded to Order - Provided Support - No Change

Commonwealth Land Title Insurance Company

- Responded to Order - Provided Support - No Change

Lawyers Title Insurance Company

- Responded to Order - Provided Support - No Change

Chicago Title Insurance Company

- Responded to Order - Made Changes - (See filing - Item Key #23933)

Fidelity National Title Insurance Company

- Responded to Order - Made Changes - (See filing - Item Key #23934)

Security Union Title Insurance Company

- Responded to Order - Made Changes - (See filing - Item Key #23935)

Ticor Title Insurance Company

- Responded to Order - Made Changes - (See filing - Item Key #23937)

Stewart Title Guaranty Company

- Responded to Order - Made Changes - (See filing - Item Key #24030)

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Warren Byrd spoke and explained to the Commission that with House Bill 479 of the 2006 Regular Session, there had been a legislative change regarding title rates. He stated that the bill would have an impact on the title items (#s 3 through 7) and that the bill is currently pending action by the Governor. He suggested that the Commission defer these items until the August 2006 LIRC Meeting. Dr. Berry deferred.

3 - June 27, 2006 - 23933

CHICAGO TITLE INSURANCE COMPANY

34 - TITLE

REVISED RATE AND RULE

RESIDENTIAL TRANSACTIONS

COMPANY REFERENCE: CTIC-LA-TR-06-01

REQUESTED EFFECTIVE DATES - NEW: 7/15/2006

In response to an order dated May 1, 2006, the above captioned company submits a revised filing that supersedes the filing that was submitted on May 11, 2005 and approved on June 21, 2005 (#3) to be effective July 1, 2005.

The revision is for ALTA Endorsements 1 through 13.1.

The company's formula loss cost multiplier is **31.25** and the following chart is a comparison of the current and proposed changes:

	Endorsement	Current	Proposed	% of Change
ER-1	Street Assessments	10%, \$30 Min, \$300 Max	\$60	N/A

ER-2	Truth in Lending	10%, \$25 Min, \$250 Max	\$60	N/A
ER-3	Zoning	10%	10%	0%
ER-3.1	Zoning – Completed Structure	10%	10%	0%
ER-4	Condo - Loan Policy	\$50	\$60	20%
ER-4.1	Condo - Owners' Policy	\$50	\$60	20%
ER-5	Planned Unit Development - Loan	\$50	\$60	20%
ER-5.1	Planned Unit Development- Owners	\$50	\$60	20%
ER-6	Variable Rate Mortgage	\$50	\$60	20%
ER-6.1	Variable Rate Mortgage- Regulation	\$75	\$60	-20%
ER-6.2	Variable Rate Mortgage – Neg Amount	\$50	\$60	20%
ER-7	Manufactured Housing	\$50	\$60	20%
ER-8.1	Environmental Protection	\$50	\$60	20%
ER-9	Restrictions, Encroachments, Minerals - Loan	10%, Min \$150	10%	0%
ER-9.1	Restrictions, Encroachments/ Unimproved-Owners	20%, Min \$150	20%	0%
ER-9.2	Restrictions, Encroachments/ Improved-Owners	20%, Min \$150	20%	0%
ER-10	Assignment	\$50	\$60	20%
ER-10.1	Assignment and Date Down	\$50	\$60	20%
ER-11	Mortgage Modification	\$.50 per Th, Min \$125	\$.60 / \$1000	20%
ER-12	Aggregation	\$0.15 per Th, Min \$75	\$.30 / \$1000	100%

ER-13	Leasehold - Owners	N/C		
ER-13.1	Leasehold - Lenders	N/C		

The company has also submitted a filing for commercial transactions under the Commercial De-Regulation Provision (Item Key #24010).

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Warren Byrd spoke and explained to the Commission that with House Bill 479 of the 2006 Regular Session, there had been a legislative change regarding title rates. He stated that the bill would have an impact on this item and that the bill is currently pending action by the Governor. He suggested that the Commission defer this item until the August 2006 LIRC Meeting. Mr. Ragas deferred.

FINAL EFFECTIVE DATES - NEW: 7/15/2006

4 - June 27, 2006 - 23934

FIDELITY NATIONAL TITLE INSURANCE COMPANY

34 - TITLE

REVISED RATE AND RULE

RESIDENTIAL TRANSACTIONS

COMPANY REFERENCE: FNTIC-LA-TR-06-01

REQUESTED EFFECTIVE DATES - NEW: 7/15/2006

In response to an order dated April 28, 2006, the above captioned company submits a revised filing that supersedes the filing that was submitted on December 20, 2004 and approved on March 16, 2005 (#9) to be effective June 1, 2005.

The revision is for ALTA Endorsements 1 through 13.1.

The company's formula loss cost multiplier is **20.83** and the following chart is a comparison of the current and proposed changes:

	Endorsement	Current	Proposed	% of Change
ER-1	Street Assessments	10%, \$30 Min, \$200 Max	9.00%	N/A
ER-2	Truth in Lending	10%, \$25 Min, \$250 Max	9.00%	N/A
ER-3	Zoning	10%	9.00%	N/A
ER-3.1	Zoning – Completed Structure	10%	9.00%	N/A
ER-4	Condo - Loan Policy	\$50	\$45	N/A

ER-4.1	Condo - Owners' Policy	\$50	\$45	N/A
ER-5	Planned Unit Development - Loan	\$50	\$45	N/A
ER-5.1	Planned Unit Development- Owners	\$50	\$45	N/A
ER-6	Variable Rate Mortgage	\$50	\$45	N/A
ER-6.1	Variable Rate Mortgage- Regulation	\$75	\$68	N/A
ER-6.2	Variable Rate Mortgage – Neg Amount	\$50	\$45	N/A
ER-7	Manufactured Housing	\$50	\$45	N/A
ER-8.1	Environmental Protection	\$50	\$45	N/A
ER-9	Restrictions, Encroachments, Minerals - Loan	10%, \$150 Min	9.00%	N/A
ER-9.1	Restrictions, Encroachments/ Unimproved-Owners	20%, \$150 Min	18.00%	N/A
ER-9.2	Restrictions, Encroachments/ Improved-Owners	20%, \$150 Min	18.00%	N/A
ER-10	Assignment	\$50	\$45	N/A
ER-10.1	Assignment and Date Down	\$50	\$45	N/A
ER-11	Mortgage Modification	\$.50 / \$1000, \$125 Min	\$.40 / \$1000	N/A
ER-12	Aggregation	\$0.15 / \$1000, \$75 Min	\$.20 / \$1000	N/A
ER-13	Leasehold - Owners	N/C	N/C	N/A
ER-13.1	Leasehold - Lenders	N/C	N/C	N/A

The company has also submitted a filing for commercial transactions under the Commercial De-Regulation Provision (Item Key #24011).

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Warren Byrd spoke and explained to the Commission that with House Bill 479 of the 2006 Regular Session, there had been a legislative change regarding title rates. He stated that the bill would have an impact on this item and that the bill is currently pending action by the Governor. He suggested that the Commission defer this item until the August 2006 LIRC Meeting. Mr. Ragas deferred.

FINAL EFFECTIVE DATES - NEW: 7/15/2006

5 - June 27, 2006 - 23935

SECURITY UNION TITLE INSURANCE COMPANY

34 - TITLE

REVISED RATE AND RULE

RESIDENTIAL TRANSACTIONS

COMPANY REFERENCE: SUTIC-LA-TR-06-01

REQUESTED EFFECTIVE DATES - NEW: 7/15/2006

In response to an order dated May 1, 2006, the above captioned company submits a revised filing that supersedes the filing that was submitted on May 11, 2005 and approved on June 21, 2005 (#2) to be effective July 1, 2005.

The revision is for ALTA Endorsements 1 through 13.1.

The company's formula loss cost multiplier is **25.00** and the following chart is a comparison of the current and proposed changes:

	Endorsement	Current	Proposed	% of Change
ER-1	Street Assessments	10%, \$30 Min, \$300 Max	\$40	N/A
ER-2	Truth in Lending	10%, \$25 Min, \$250 Max	\$40	N/A
ER-3	Zoning	10%	10%	0%
ER-3.1	Zoning – Completed Structure	10%	10%	0%
ER-4	Condo - Loan Policy	\$50	\$40	-20%
ER-4.1	Condo - Owners' Policy	\$50	\$40	-20%
ER-5	Planned Unit Development - Loan	\$50	\$40	-20%

ER-5.1	Planned Unit Development-Owners	\$50	\$40	-20%
ER-6	Variable Rate Mortgage	\$50	\$40	-20%
ER-6.1	Variable Rate Mortgage-Regulation	\$75	\$40	-47%
ER-6.2	Variable Rate Mortgage – Neg Amount	\$50	\$40	-20%
ER-7	Manufactured Housing	\$50	\$40	-20%
ER-8.1	Environmental Protection	\$50	\$40	-20%
ER-9	Restrictions, Encroachments, Minerals - Loan	10%, Min \$150	10%	0%
ER-9.1	Restrictions, Encroachments/Unimproved-Owners	20%, Min \$150	20%	0%
ER-9.2	Restrictions, Encroachments/Improved-Owners	20%, Min \$150	20%	0%
ER-10	Assignment	\$50	\$40	-20%
ER-10.1	Assignment and Date Down	\$50	\$40	-20%
ER-11	Mortgage Modification	\$.50 per Th, Min \$125	\$.50 / \$1000	0%
ER-12	Aggregation	\$0.15 per Th, Min \$75	\$.25 / \$1000	67%
ER-13	Leasehold - Owners	N/C	N/C	0%
ER-13.1	Leasehold - Lenders	N/C	N/C	0%

The company has also submitted a filing for commercial transactions under the Commercial De-Regulation Provision (Item Key #24012).

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Warren Byrd spoke and explained to the Commission that with House Bill 479 of the 2006 Regular Session, there had been a legislative change regarding title rates. He stated that the bill would have an impact on this item and

that the bill is currently pending action by the Governor. He suggested that the Commission defer this item until the August 2006 LIRC Meeting. Mr. Ragas deferred.
FINAL EFFECTIVE DATES - NEW: 7/15/2006

6 - June 27, 2006 - 23937

TICOR TITLE INSURANCE COMPANY
 34 - TITLE
 REVISED RATE AND RULE
 RESIDENTIAL TRANSACTIONS
 COMPANY REFERENCE: TICOR-LA-TR-06-01
 REQUESTED EFFECTIVE DATES - NEW: 7/15/2006

In response to an order dated May 1, 2006, the above captioned company submits a revised filing that supersedes the filing that was submitted on May 11, 2005 and approved on June 21, 2005 (#1) to be effective July 1, 2005.

The revision is for ALTA Endorsements 1 through 13.1.

The company's formula loss cost multiplier is **27.03** and the following chart is a comparison of the current and proposed changes:

	Endorsement	Current	Proposed	% of Change
ER-1	Street Assessments	10%, \$30 Min, \$300 Max	10%, \$30 Min, \$300 Max	0%
ER-2	Truth in Lending	10%, \$25 Min, \$250 Max	10%, \$25 Min, \$250 Max	0%
ER-3	Zoning	10%	10%	0%
ER-3.1	Zoning – Completed Structure	10%	10%	0%
ER-4	Condo - Loan Policy	\$50	\$50	0%
ER-4.1	Condo - Owners' Policy	\$50	\$50	0%
ER-5	Planned Unit Development - Loan	\$50	\$50	0%
ER-5.1	Planned Unit Development- Owners	\$50	\$50	0%
ER-6	Variable Rate Mortgage	\$50	\$50	0%

ER-6.1	Variable Rate Mortgage-Regulation	\$75	\$50	-33%
ER-6.2	Variable Rate Mortgage – Neg Amount	\$50	\$50	0%
ER-7	Manufactured Housing	\$50	\$50	0%
ER-8.1	Environmental Protection	\$50	\$50	0%
ER-9	Restrictions, Encroachments, Minerals - Loan	10%, Min \$150	10%	0%
ER-9.1	Restrictions, Encroachments/ Unimproved-Owners	20%, Min \$150	20%, \$150 Min	0%
ER-9.2	Restrictions, Encroachments/ Improved-Owners	20%, Min \$150	20%, \$150 Min	0%
ER-10	Assignment	\$50	\$50	0%
ER-10.1	Assignment and Date Down	\$50	\$50	0%
ER-11	Mortgage Modification	\$.50 per Th, Min \$125	\$.50 per Th, \$125 Min	0%
ER-12	Aggregation	\$0.15 per Th, Min \$75	\$0.15 per Th, \$75 Min	0%
ER-13	Leasehold - Owners	N/C	N/C	0%
ER-13.1	Leasehold - Lenders	N/C	N/C	0%

The company has also submitted a filing for commercial transactions under the Commercial De-Regulation Provision (Item Key #24013).

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Warren Byrd spoke and explained to the Commission that with House Bill 479 of the 2006 Regular Session, there had been a legislative change regarding title rates. He stated that the bill would have an impact on this item and that the bill is currently pending action by the Governor. He suggested that the Commission defer this item until the August 2006 LIRC Meeting. Mr. Ragas deferred.

FINAL EFFECTIVE DATES - NEW: 7/15/2006

7 - June 27, 2006 - 24030

STEWART TITLE GUARANTY COMPANY
 34 - TITLE
 REVISED RATE ONLY
 RESIDENTIAL TRANSACTIONS
 COMPANY REFERENCE: 1-2006-E1-13.2-RR
 REQUESTED EFFECTIVE DATES - NEW: 8/1/2006

In response to an order dated May 1, 2006, the above captioned company submits changes to the rates associated with the already approved rules and forms.

The revision is for ALTA Endorsements 1 through 13.1.

The proposed changes are as follows:

Form	Endorsement Name	Current	Proposed
1	Street Assessments	10%, \$30 Min, \$200 Max	\$30
2	Truth in Lending	10%, \$25 Min, \$250 Max	\$25
3	Zoning	10%	15%
3.1	Zoning – Completed Structure	10%	15%
4	Condo - Loan Policy	\$50	\$75
4.1	Condo - Owners' Policy	\$50	\$75
5	Planned Unit Development - Loan	\$50	\$75
5.1	Planned Unit Development - Owners	\$50	\$75
6	Variable Rate Mortgage	\$50	\$50
6.1	Variable Rate Mortgage - Regulation	\$75	\$75
6.2	Variable Rate Mortgage - Neg Amortization	\$50	\$50
7	Manufactured Housing	\$50	\$25
8.1	Environmental Protection	\$50	\$50

9	Restrictions, Encroachments, Minerals - Loan	10, \$150 Min	10%, \$150 Min
9.1	Restrictions, Encroachments/ Unimproved - Owners	20%, 150 Min	\$50
9.2	Restrictions, Encroachments/ Improved - Owners	20%, \$150 Min	\$50
10	Assignment	\$50	\$25
10.1	Assignment & Date Down	\$50	\$25
11	Mortgage Modification	\$0.50 per th, \$125 Min	\$0.50 per th, \$125 Min
12	Aggregation	\$0.15 per th, \$75 Min	\$100
13	Leasehold - Owners	N/C	N/C
13.1	Leasehold - Lenders	N/C	N/C

The company has also submitted a filing for commercial transactions under the Commercial De-Regulation Provision (Item Key #24035).

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Warren Byrd spoke and explained to the Commission that with House Bill 479 of the 2006 Regular Session, there had been a legislative change regarding title rates. He stated that the bill would have an impact on this item and that the bill is currently pending action by the Governor. He suggested that the Commission defer this item until the August 2006 LIRC Meeting. Mr. Ragas deferred.
FINAL EFFECTIVE DATES - NEW: 8/1/2006

8 - June 27, 2006 - 24040

STEWART TITLE GUARANTY COMPANY

34 - TITLE

INITIAL RATE AND RULE

RESIDENTIAL TRANSACTIONS

INITIAL FILING OF ALTA ENDORSEMENTS 14 THROUGH 21

COMPANY REFERENCE: STGC-05-2006-01-RR-PA

REQUESTED EFFECTIVE DATES - NEW: 8/1/2006

The above captioned company wishes to file initial rates and rules for ALTA Endorsement

Forms 14 through 21 for use with residential transactions.

The new ALTA endorsements are as follows:

ALTA Endorsement Form 14 - Future Advance

The charge for this endorsement is \$50.

ALTA Endorsement Form 14.1 - Future Advance - Knowledge

The charge for this endorsement is \$50.

ALTA Endorsement Form 14.2 - Future Advance - Letter of Credit

The charge for this endorsement is \$50.

ALTA Endorsement Form 15 - Nonimputation - Full Equity Transfer

The charge for this endorsement is 10% of the original rate, with a minimum rate of \$150.

ALTA Endorsement Form 15.1 - Nonimputation - Additional Insured

The charge for this endorsement is 10% of the original rate, with a minimum rate of \$150.

ALTA Endorsement Form 15.2 - Partial Equity Transfer

The charge for this endorsement is 10% of the original rate, with a minimum rate of \$150.

ALTA Endorsement Form 16 - Mezzanine Financing

The charge for this endorsement is 10% of the original rate, with a minimum rate of \$150.

ALTA Endorsement Form 17 - Access and Entry

The charge for this endorsement is \$100.

ALTA Endorsement Form 17.1 - Indirect Access and Entry

The charge for this endorsement is \$100.

ALTA Endorsement Form 18 - Single Tax Parcel

The charge for this endorsement is \$50.

ALTA Endorsement Form 18.1 - Multiple Tax Parcel

The charge for this endorsement is \$50.

ALTA Endorsement Form 19 - Contiguity - Multiple Parcel

The charge for this endorsement is \$100.

ALTA Endorsement Form 19.1 - Contiguity - Single Parcel

The charge for this endorsement is \$100.

ALTA Endorsement Form 20 - First Loss-Multiple Parcel

The charge for this endorsement is \$100.

ALTA Endorsement Form 21 - Creditors' Rights

The charge for this endorsement is \$100.

There is no rate impact associated with this filing.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

FINAL EFFECTIVE DATES - NEW: 8/1/2006

9 - June 27, 2006 - 23297

AMERICAN SOUTHERN HOME INSURANCE COMPANY

19 - PRIVATE PASSENGER AUTOMOBILE

REVISED RATE AND RULE

RECREATIONAL VEHICLE PROGRAM

(+20.2%)

*****THE COMPANY AMENDED THE RATE INCREASE TO +18.4%*****

COMPANY REFERENCE: 20051111-04

REQUESTED EFFECTIVE DATES - NEW: 7/1/2006

RENEWAL: 7/20/2006

Listed below is the history of the actions taken by the LIRC in regard to this program:

Item Key	Rate Change	Effective Dates	Action
#4 1/05 (#19439)	+7.3%	4/1/05 N/R	Approved
#42 8/01 (#2147)	-.23%	1/1/04 N 2/1/04 R	Approved
#113 8/03 (#14363)	+7.9%	10/1/03N 11/1/03R	Approved
#149 7/98	Act 1476		Approved
#64 9/95	Initial	11/1/95	Approved

With this filing, the company proposes an overall rate increase of **+20.2% (Amended to +18.4%)** or **+\$20,106 (Amended to \$18,359)** (131 policyholders) broken down by coverage as follows:

Coverage	Proposed Rate Change
Bodily Injury	+44.2% - amended to +45.7%
Property Damage	+47.0% - amended to +45.2%

Medical Payments	0.0% - NC
UM	0.0% - NC
Other Than Collision	+4.5% - amended to +4.8%
Collision	+36.5% - amended to +27.7%
Other	0.0% - NC
Total	+20.2% - amended to +18.4%

The changes are as follows:

- **Motor Home Relativity Curves**- used countrywide competitor information as well as their own loss data to determine the revised relativity curve.
- **Chargeability limit**- changed the threshold limit from \$500 to **\$300**.
- **Defensive Driving Course Discount**- added a **5%** credit for this discount.
- **Major Violations/At-Fault Accident**- revised the major violation and at-fault accident definitions to be consistent with those of other currently filed casualty products.
- **Discounts**- introducing a **30%** maximum discount rule. This rule will not apply to the company's currently filed loss free discount.
- **Minimum Premiums**- Increasing the minimum written and earned premiums for Motor Home from \$50 to **\$100**.

Listed below is the Louisiana and countrywide experience:

LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	10,524	\$	8,284	78.7%
2002		18,691		200	1.1%
2003		29,664		3,483	11.7%
2004		75,714		12,751	16.8%
2005		101,974		108,599	106.5%
All Years	\$	236,567	\$	133,317	56.4%

COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	5,007,531	\$	3,961,701	79.1%
2002		6,812,721		5,943,347	87.2%
2003		9,602,423		7,020,673	73.1%
2004		12,236,464		7,612,466	62.2%
2005		12,999,714		9,106,006	70.0%

All Years	\$	46,658,853	\$	33,644,193	72.1%
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The requested initial rates and rules require approval of companion forms under file # 2060899.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved the filing as amended by the company to +18.4%.

FINAL EFFECTIVE DATES - NEW: 9/1/2006 RENEWAL: 9/1/2006

10 - June 27, 2006 - 23927

AIPSO

19 - PRIVATE PASSENGER AUTOMOBILE

CERTIFICATE OF AUTHORITY

ADVISORY ORGANIZATION

RENEWAL OF CERTIFICATE OF AUTHORITY

REQUESTED EFFECTIVE DATES - NEW: 7/21/2006 RENEWAL: 7/21/2006

This Rating Organization files all the necessary material required by Statue and requests renewal of its Certificate of Authority to operate as an Advisory Organization effective July 21, 2006 through July 20, 2009.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ruiz approved.

FINAL EFFECTIVE DATES - NEW: 7/21/2006 RENEWAL: 7/21/2006

11 - June 27, 2006 - 23840

FEDERATED MUTUAL INSURANCE COMPANY

FEDERATED SERVICE INSURANCE COMPANY

17 - OTHER LIABILITY

REVISED RATE AND RULE

PERSONAL UMBRELLA

REVISION OF UNDERLYING INSURANCE LIMIT REQUIREMENTS

(+15.65%)

COMPANY REFERENCE: F-PUMB-06-1

REQUESTED EFFECTIVE DATES - NEW: 9/1/2006 RENEWAL: 9/1/2006

Listed below is a history of actions taken in regard to this program:

Provision- Key Number	Rate Change	Action Taken- Eff. Date
#19389- #3 January, 2005	+15.1%	Approved Eff 3/1/05
#17634-Flex Band	+7.5%	Not in Compl. / Not Act. Just
#76 August 02	Initial R/R	Eff. 11/20/02

With this filing, the companies are proposing a revision to their underlying insurance limit requirements to reflect a minimum split amount for personal auto that they are willing to accept as underlying. The following annual premiums apply for a policy limit of \$1 million:

Underlying Liab Limit	CSL Limit	Split Limit Auto/Mtr Cycle	Basic Exp. Premium
Homeowners, Farm or			
Comprehensive Personal			
Liability	\$300,000		\$250
	\$500,000		\$175
Automobile or Motorcycle	\$300,000	\$250/\$500/\$100	\$250
	\$500,000	\$500/\$500/\$100	\$175

Higher limits of liability remain available up to \$10 million. The factors are included in the filing. This revision will result in an overall rate increase of +15.65% or +\$2,349 (65 policyholders). The company states they have very small volume of personal umbrella policies. The rates proposed are based on judgment.

FINAL ACTION: Disapproved.

ADDITIONAL MINUTES: Mr. Godchaux disapproved as it was not actuarially justified.

FINAL EFFECTIVE DATES - NEW: 9/1/2006

RENEWAL: 9/1/2006

LOUISIANA INSURANCE RATING COMMISSION

Part II -- Property

Tuesday, June 27, 2006

1a - June 27, 2006 - 22934

HOMESITE INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RULE ONLY

REVISION OF WINDSTORM DEDUCTIBLES

COMPANY REFERENCE: LA-HO-06-016

REQUESTED EFFECTIVE DATES - NEW: 7/21/2006

RENEWAL: 9/7/2006

The above captioned company is proposing a revision to Rule 590, Windstorm. The coverage for the peril of windstorm is mandatory in Louisiana except for those policies that have been in effect and renewed for more than three years. The goal of this filing is to implement the windstorm deductible program in coastal hurricane regions.

Currently, the company is offering a base deductible of \$500 for all HO3 policies. The proposed deductible is determined by the distance to the coast as well as the rating territory.

Windstorm Deductibles (Form HO 00 03 Only)

Description	LA Territories	Windstorm Deductible
For properties that are within 2,500 feet of the coast		5% (base) and 10% (optional)
For properties that are more than 2,500 feet from the coast in the following rating territories:	1, 2, 3, 4, 5, 6, 7	2% (base) and 3%, 4%, 5% and 10% (optional)
For properties in the remainder of the state		\$500 (base) and 2%, 3%, 4% and 5% (optional)

The company gives the option to increase the deductible with a decrease to the premium, but does not offer a buy-back to a lower deductible option.

The company is also proposing to remove Insurance Services Office, Inc. (ISO) form HO 04 98 0491, Refrigerated Personal Property, from its homeowners program. This form corresponds with Rule 515, Personal Property.

There is no rate impact associated with this filing.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ruiz approved. Mr. Rick Campbell was the company representative present.

FINAL EFFECTIVE DATES - NEW: 7/21/2006 RENEWAL: 9/7/2006

2a - June 27, 2006 - 23559

ALLSTATE INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE ONLY

CONDOMINIUM PROGRAM

(+47.2%)

*****AMENDED BY THE COMPANY TO +24.9%*****

COMPANY REFERENCE: R17291

REQUESTED EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

The last adjustment to this program occurred in July 2002 (item #1a). The overall increase was amended from +19.9% to +12.0%, effective November 11, 2002 for new and renewal business.

The company states "Please note that this is the first time Allstate Insurance Company has filed a Condominium indication separately from a Homeowners indication".

*****NOTE:** There is a companion rate/rule filing (LIRC Item Key #23270) for Allstate Insurance Company which introduces an additional charge for net cost of reinsurance. The overall requested revision of that filing is +9.1% and it is currently pending review under the Flexible Rating Provision.

With this filing, the company is requesting an overall rate increase of +47.2% or +\$387,559 (2,423 policyholders).

The company also states "Rate level changes are accomplished by using a Condominium rate adjustment factor to reflect the appropriate change".

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year Data Evaluated as of 3/31/05*)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2000	\$	368,288	\$	261,713	71.1%
2001		388,964		233,703	60.1%
2002		446,151		297,041	66.6%
2003		564,618		205,110	36.3%
2004		646,352		555,718	86.0%
All Years	\$	2,414,373	\$	1,553,285	64.3%

COUNTRYWIDE

(Accident Year Data Evaluated as of 3/31/05*)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2000	\$	73,066,653	\$	46,399,766	63.5%
2001		76,445,091		51,443,697	67.3%
2002		79,462,557		40,735,480	51.3%
2003		82,916,576		34,814,612	42.0%
2004		83,502,706		35,917,154	43.0%
All Years	\$	395,393,583	\$	209,310,709	52.9%

* Accident Year ending 12/31 of each specified year all evaluated at 03/31/05.

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry motioned to approve as amended by the company to +24.9%. Mr. Ruiz objected. A vote was taken. Voting for approval was Dr. Berry, Mr. Godchaux and Mr. Ragas. Voting against approval was Mr. Ruiz. By a vote of 3 to 1, the filing was approved as amended. Lorrie Brouse, Steve Armstrong and Chantel Thomas were the company representatives present.

FINAL EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

3a - June 27, 2006 - 23698

INSURANCE SERVICES OFFICE, INC.
9 - INLAND MARINE
REVISED RATE ONLY

PERSONAL INLAND MARINE
LOSS COST LEVEL REVISION
ISO FILING DESIGNATION NO. PM-2006-RLA1 - LOUISIANA
(+12.8%)

COMPANY REFERENCE: PM-2006-RLA1

REQUESTED EFFECTIVE DATES - NEW: 12/1/2006 RENEWAL: 12/1/2006

The last adjustment to this program occurred in June 2004 (Item #23a), which resulted in an overall rate increase of +7.1% effective January 1, 2005.

The referenced organization wishes to submit its Advisory Prospective Loss Cost Revisions for Personal Inland Marine.

This filing proposes an overall increase of +12.8%. The advisory prospective loss cost level changes are:

	INDICATED	FILED
Bicycles	-15.1%	-15.1%
Cameras-Private	-7.2%	-7.2%
Coin Collections	-9.8%	-9.8%
Fine Arts	-15.7%	-15.7%
Golfers' Equipment	+2.1%	+2.1%
Musical Instruments Ind.(Non- Prof.)	+3.3%	+3.3%
Personal Effects	+9.8%	+0.0%
Personal Property Floater	-10.9%	-10.9%
Silverware	-29.5%	-25.0%
Stamp Collections	-5.6%	-8.0%
Personal Furs	+1.0%	+1.0%
Personal Jewelry	+39.6%	+15.0%
Total	+35.5%	+12.8%

*These indicated and filed loss cost level changes are changes from the current loss costs.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

FINAL EFFECTIVE DATES - NEW: 12/1/2006 RENEWAL: 12/1/2006

4a - June 27, 2006 - 23984

SECURITY PLAN FIRE INSURANCE COMPANY
1 - PROPERTY

REVISED RATE AND RULE
(FORMERLY SECURITY INDUSTRIAL FIRE INSURANCE COMPANY)
MONTHLY INDUSTRIAL FIRE
(+66.1%)

COMPANY REFERENCE: 2006-1

REQUESTED EFFECTIVE DATES - NEW: 10/1/2006 RENEWAL: 10/1/2006

The last adjustment to this program occurred in June 1999 (#25a) which resulted in an overall increase of +11% to be effective June 16, 1999 for new and renewal business.

With this filing, the company requests an overall increase of +66.1% or +\$2,700,000 (19,200 policyholders).

Along with the base rate, the company wishes to revise the territory definitions to split the state into four territories from the one currently in use.

Listed below is the Louisiana experience. As this is a domestic company, there is no Countrywide experience.

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	4,353,218	\$	2,180,000	50.1%
2002		4,415,568		4,050,000	91.7%
2003		4,639,594		2,114,484	45.6%
2004		4,854,558		2,271,405	46.8%
2005		4,757,506		14,181,020	298.1%
All Years	\$	23,020,444	\$	24,796,909	107.7%

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Deferred.

**ADDITIONAL MINUTES: Dr. Berry deferred for further review by staff (actuary).
Phillip Faller and Sidney Harp were the company representatives present.**

FINAL EFFECTIVE DATES - NEW: 10/1/2006 RENEWAL: 10/1/2006

5a - June 27, 2006 - 23641

MERITPLAN INSURANCE COMPANY
4 - HOMEOWNERS
REVISED RATE ONLY

INDEPENDENT AGENTS HOMEOWNERS PROGRAM

(+50.0%)

COMPANY REFERENCE: PL_06-4168

REQUESTED EFFECTIVE DATES - NEW: 7/1/2006

RENEWAL: 8/1/2006

Listed below is the history of the actions taken in regard to this program:

Key #21069-Flex Band	+3.77%	Meets Requirements	Eff. 7/1/05 N & 8/1/05 R
#10a - 1/05	Initial Filing	Approved	Eff. 3/1/05 N & R

With this filing, the company is requesting an overall increase of +50.0% or +\$150,441 (552 policyholders).

The company states "This 50% rate increase applies to all policyholders across the board in every parish".

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2005		108,063		6,820	6.3%
All Years	\$	108,063	\$	6,820	6.3%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2005		22,970,063		1,492,850	6.5%
All Years	\$	22,970,063	\$	1,492,850	6.5%

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ruiz deferred at company's request.

FINAL EFFECTIVE DATES - NEW: 7/1/2006

RENEWAL: 8/1/2006

6a - June 27, 2006 - 23940

FEDERAL INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY
 VIGILANT INSURANCE COMPANY
 GREAT NORTHERN INSURANCE COMPANY
 4 - HOMEOWNERS
 REVISED RATE AND RULE
 MASTERPIECE RATE AND RULE MANUAL
 HOME AND CONTENTS SECTION
 INTRODUCTION OF A 25% WIND OR HAIL EXCLUSION CREDIT
 (0.0%)

COMPANY REFERENCE: 06-4633-RR

REQUESTED EFFECTIVE DATES - NEW: 8/7/2006

RENEWAL: 8/7/2006

Listed below is the history of the actions taken in regard to this program:

Key #23604 - Flex	+9.7%	Meets Requirements	Effective 5/25/06 N & R
Key #17014 - Flex	+10.0%	Meets Requirements	Effective 6/14/04 N & R
#10a - 1/04	0.0%	Approved	Effective 6/14/04 N & R

With this filing, the companies wish to introduce a 25% Wind or Hail Exclusion Credit for House, Contents, and Condominium, Cooperative, and Renters coverages and will be made available for risks located in wind pool areas. This is not a mandatory exclusion.

The companies state "We are introducing a credit for insureds who choose to exclude wind coverage. It is our belief that the insureds who opt to exclude wind, will purchase coverage through the Windpool or FAIR plan. The credit for excluding wind was based on judgement and as we gain experience we will adjust the credit accordingly".

The overall premium level effect resulting from these changes is 0% or \$0 (2,979 policyholders).

Listed below is the Louisiana and Countrywide experience:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	5,554,966	\$	3,914,572	70.5%
2002		6,779,965		3,540,892	52.2%
2003		8,329,502		5,837,714	70.1%
2004		10,053,118		3,866,720	38.5%
2005		11,786,799		130,157,966	1104.3%
All Years	\$	42,504,349	\$	147,317,863	346.6%

COUNTRYWIDE
(Accident Year as of 12/31/05)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2001	\$ 898,773,248	\$ 647,065,802	72%
2002	1,071,463,676	690,392,139	64%
2003	1,279,850,812	836,454,508	65%
2004	1,427,628,030	853,911,815	60%
2005	1,552,025,745	856,100,323	55%
All Years	\$ 6,229,741,511	\$ 3,883,924,587	62%

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Disapproved.

ADDITIONAL MINUTES: Mr. Godchaux disapproved as it was not actuarially justified.

FINAL EFFECTIVE DATES - NEW: 8/7/2006

RENEWAL: 8/7/2006

7a - June 27, 2006 - 23805

SHELTER MUTUAL INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

HOMEOWNERS PLATINUM SHIELD (FORM HO-5)

(+48.6%)

COMPANY REFERENCE: 17M20A106

REQUESTED EFFECTIVE DATES - NEW: 6/27/2006

RENEWAL: 6/27/2006

Listed below are the actions taken in regard to this program:

Key #20610 - Flex Band	-0.1%	Meets Requirements	Eff. 7/17/05 N & R
#11a - 3/03	+14.3% as amd from +24.7%	Approved	Eff. 3/25/03
#7a - 12/01	+8.6%	Approved	Eff. 1/1/02

With this filing, the company is requesting an overall increase of **+48.6%** or **+\$4,691,076** (8,728 policyholders).

Listed below is a breakdown of the requested overall increase:

Form	Proposed Change %	Proposed Change \$
HO-5	+48.6%	+\$4,691,076

The company states, Out of our total of 8,728 policies, 121 will receive rate increases of 0% to 10%. There are 1,936 policies with a rate decrease. The 157 policies in zones 38 (Iberia Parish), 40 (Vermillion Parish), 45 (Assumption and St. Mary Parishes), 46 (Cameron Parish), 47 (St. John the Baptist and St. Charles Parishes), 48 (Jefferson Davis Parish), 53 (LaFourche Parish) and 55 (St. James Parish) will receive rate increases of at least 82.2%, with the largest increase being 180%.

Also proposed is the following change:

General Rule (GR) Pages

GR-24 - Piers, Bulkheads, Wharves and Docks - Metal construction was added and will be rated the same as Frame.

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	8,167,777	\$	5,075,958	62.1%
2002		9,184,714		25,395,004	276.5%
2003		9,443,678		5,205,168	55.1%
2004		9,673,871		1,890,161	19.5%
2005		9,542,396		54,458,546	570.7%
All Years	\$	46,012,436	\$	92,024,838	200.0%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	39,607,630	\$	52,783,269	133.3%
2002		46,043,342		63,036,589	136.9%
2003		49,971,881		52,903,642	105.9%
2004		51,446,192		25,625,551	49.8%
2005		49,542,454		74,559,034	150.5%
All Years	\$	236,611,498	\$	268,908,084	113.6%

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry motioned to approve. Mr. Ruiz objected. A vote was taken. Voting for approval were Dr. Berry, Mr. Godchaux and Mr. Ragas. Voting against approval was Mr. Ruiz. By a vote of 3 to 1, the filing was approved. Mr. Ragas also requested the company provide additional notice to their policyholders and provide complete details as to how this additional notice will be provided to policyholders. Mr. Dan Clapp was the company representative present.

FINAL EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

8a - June 27, 2006 - 23818

SHELTER MUTUAL INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

HOMEOWNERS (FORMS HO-3, HO-4 AND HO-6)

(+33.1%)

*****AMENDED BY THE COMPANY TO +17.0%*****

COMPANY REFERENCE: 17M20106

REQUESTED EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

Listed below are the actions taken in regard to this program:

Key #20609 - Flex Band	-0.1%	Meets Requirements	Eff. 7/17/05 N & R
#13a - 3/03	+12.9% as amended fr +22.8%	Approved	Eff. 3/25/03
#11a - 12/00	+2.6% with a +7% cap	Approved	Eff. 1/1/01

With this filing, the company is requesting an overall increase of +33.1% or +\$2,376,277 (8,680 policyholders).

Listed below is a breakdown of the requested overall increase:

Form	Proposed Change %	Proposed Change \$
HO-3	+33.7%	+\$2,376,277
HO-4	0%	\$0
HO-6	0%	\$0
TOTAL	+33.1%	+\$2,376,277

The company states, Out of our total of 8,680 policies, 1,500 will receive rate increases of 0% to 10%. There are 2,904 policies with a rate decrease of 0% to 10%. The 222 HO-3 policies in zones 38 (Iberia Parish), 40 (Vermillion Parish), 45 (Assumption and St. Mary Parishes), 46 (Cameron Parish), 53 (LaFourche Parish) and 55 (St. James Parish) will receive rate increases of at least 95.3%, with the largest increase being 186.9%.

Also proposed is the following change:

General Rule (GR) Pages

GR-33 - Piers, Bulkheads, Wharves and Docks - Metal construction was added and will be rated the same as Frame.

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	3,719,477	\$	2,282,973	61.4%
2002		3,986,509		10,115,047	253.7%
2003		4,217,838		1,561,095	37.0%
2004		5,231,675		2,043,899	39.1%
2005		6,252,302		26,772,000	428.2%
All Years	\$	23,407,802	\$	42,775,014	182.7%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	101,312,617	\$	126,819,591	125.2%
2002		120,714,039		121,403,370	100.6%
2003		144,636,251		132,373,111	91.5%
2004		164,619,800		104,526,282	63.5%
2005		178,780,423		171,958,731	96.2%
All Years	\$	710,063,130	\$	657,081,084	92.5%

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry approved as amended by the company to +17.0%. Mr. Ragas also requested the company provide additional notice to their policyholders. Mr. Dan Clapp was the company representative present.
FINAL EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

9a - June 27, 2006 - 23981

ENCOMPASS INSURANCE COMPANY OF AMERICA
ENCOMPASS PROPERTY AND CASUALTY COMPANY
4 - HOMEOWNERS
REVISED RATE AND RULE
UNIVERSAL SECURITY POLICY PORTFOLIO (USP)
BASE RATE CHANGE AND INTRODUCTION OF ADDITIONAL CHARGE FOR NET
COST OF REINSURANCE
HOMEOWNERS (+21.2%)
DWELLING FIRE (+28.4%)
COMBINED OVERALL (+21.6%)
COMPANY REFERENCE: ER-0097
REQUESTED EFFECTIVE DATES - NEW: 9/21/2006 RENEWAL: 9/21/2006

The last adjustment to this program occurred in July 2004 (#1a) which resulted in an overall increase of +11%, as amended from +20.0%, to be effective October 1, 2004 for new and renewal business.

With this filing, along with a base rate change, the companies are introducing an additional charge for net cost of reinsurance.

The percentages are broken down as follows:

Program	Rate Change	Reinsurance Charge	Total
Homeowners	+12.2%	+9.0%	+21.2%
Dwelling Fire	+12.6%	+15.8%	+28.4%
Total Home & Dwelling	+12.2%	+9.4%	+21.6%

This will result in an overall combined increase of +21.6% or +\$2,895,061 (8,586 policyholders).

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	13,634,923	\$	8,283,644	60.8%
2002		13,523,288		13,449,640	99.5%
2003		13,975,548		4,670,221	33.4%
2004		13,794,131		4,919,640	35.7%
2005		13,637,233		90,019,044	660.1%
All Years	\$	68,565,123	\$	121,342,190	177.0%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	526,793,232	\$	461,986,217	87.7%
2002		529,484,448		363,586,752	68.7%
2003		527,150,182		355,343,270	67.4%
2004		499,068,556		312,471,272	62.6%
2005		492,638,410		286,079,237	58.1%
All Years	\$	2,575,134,828	\$	1,779,466,748	69.1%

The manual rules have been revised to add a section for the reinsurance charge and the reinsurance zone definitions.

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred as it is under actuarial review.

FINAL EFFECTIVE DATES - NEW: 9/21/2006 RENEWAL: 9/21/2006

10a - June 27, 2006 - 23982

ENCOMPASS INDEMNITY COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

UNIVERSAL SECURITY POLICY PORTFOLIO (USP)

BASE RATE CHANGE AND INTRODUCTION OF ADDITIONAL CHARGE FOR NET

COST OF REINSURANCE

HOMEOWNERS (+17.9%)

DWELLING FIRE (+15.8%)

COMBINED OVERALL (+17.8%)

COMPANY REFERENCE: ER-0098

REQUESTED EFFECTIVE DATES - NEW: 9/21/2006

RENEWAL: 9/21/2006

The last adjustment to this program was deemed "Meets Requirements" under the Flexible Rating Provision which resulted in an overall increase of +9.9% to be effective January 20, 2005.

With this filing, along with a base rate change, the company is introducing an additional charge for net cost of reinsurance.

The percentages are broken down as follows:

Program	Rate Change	Reinsurance Charge	Total
Homeowners	+5.6%	+12.3%	+17.9%
Dwelling Fire	+2.5%	+13.3%	+15.8%
Total Home & Dwelling	+5.5%	+12.4%	+17.8%

This will result in an overall combined increase of **+17.8%** or **+\$1,610,270** (5,410 policyholders).

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2001	\$ 0	\$ 0	0.0%
2002	82,476	12,313	14.9%
2003	1,392,572	247,140	17.7%
2004	4,011,952	794,003	19.8%
2005	7,553,678	73,210,486	969.2%
All Years	\$ 13,040,678	\$ 74,263,941	569.5%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2001	\$ 3,704	\$ 0	0.0%
2002	2,259,015	754,770	33.4%
2003	36,030,506	24,431,931	67.8%

2004		101,774,286		65,207,894	64.1%
2005		160,930,114		134,887,421	83.8%
All Years	\$	300,997,625	\$	225,282,017	74.8%

The manual rules have been revised to add a section for the reinsurance charge and the reinsurance zone definitions.

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred as it is under actuarial review.

FINAL EFFECTIVE DATES - NEW: 9/21/2006 RENEWAL: 9/21/2006

11a - June 27, 2006 - 23144

AEGIS SECURITY INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

SPECIAL HOMEOWNER HO-3 PROGRAM

(+30%)

COMPANY REFERENCE: 36-LA-06008-RR

REQUESTED EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

Listed below is the history of the actions taken by the LIRC in regard to this program:

#16a - 11/02	+20%	Approved	Eff. 11/30/02 N & R
#3a - 7/01	Initial	Approved	Eff. 7/18/01 N & R

With this filing, the company requests an overall rate increase of +30% or +\$340,303 (1,600 policyholders).

The company states "The +30% base rate revision is across the board for all policies. It does not vary by parish".

The proposed changes to the rules manual is as follows:

General Rules Manual

- They have added rules for Whole Dollar Premium and Waiver of Premium. These rules have been moved from the Premium Section of the Rules Manual.
- The language in several rules has been changed for clarification purposes.

Premium Section of the Rules Manual

- They have updated the index pages to reflect all of the additions to the premium section of the rules manual.
- They have added a rule for Short Term Policies.
- They have changed the Territorial plan. Territories V, VI and VIII have been combined into Territory V. The base rates for Territory V will be the same as the base rates for previous Territory VIII plus the 30% proposed base rate increase. These counties are being separated because they are adding a Windstorm, Hurricane, Tornado and Hail exclusion into the area now classified as Territory V. They are also adding a \$2,500 Named Storm deductible to the counties in Territory IV. Insureds located in the counties now classified as Territory IV and V will receive a policyholder notification at least 60 days in advance of their policy expiration that will advise of the increase in deductible or the application of the Windstorm deductible that will be applied upon the renewal of their policy.
- They are adding a mandatory Windstorm, Hurricane, Tornado and Hail exclusion to Territory V. This endorsement is optional in Territories I, II, III and IV. When the perils of Windstorm, Hurricane, Tornado and Hail are excluded under Section I of the policy, a premium credit of \$75 applies.
- The deductible programs have been amended as follows:
 - The standard (all peril) policy deductible statewide is increasing to \$1,000; however, optional deductibles are being filed. They include an optional \$500 all peril deductible (with a 10% surcharge buy-back if chosen), an optional \$2,000 all peril deductible (with a 10% credit if chosen) and an optional \$2,500 all peril deductible (with a 15% credit if chosen).
 - They are also adding a mandatory \$2,500 Named Storm deductible to all territories except Territory V (with no buy-back available).
- They have added Construction definitions and Protection Class definitions.
- They have changed Earth Movement to Earthquake and have clarified the peril only applies to the Dwelling.
- They have clarified that Personal Property is also excluded under the Building Exclusion.
- The Swimming Pool Spa or Pond Exclusion has been separated into three separate endorsements, Swimming Pool Exclusion, Spa Exclusion and Pond Exclusion.
- They have amended the Limited Roof Endorsement to the Restrictive Roof endorsement.
- The listing of mandatory coverages has been eliminated from the rules manual.

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	503,760	\$	153,781	30.5%
2002		547,600		703,279	128.4%
2003		596,438		240,385	40.3%
2004		708,101		170,687	24.1%
2005		1,644,654		9,093,175	552.9%
All Years	\$	4,000,553	\$	10,361,308	259.0%

COUNTRYWIDE
(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	21,166,304	\$	9,929,881	46.9%
2002		26,266,500		12,342,235	47.0%
2003		29,190,675		14,305,791	49.0%
2004		30,714,596		13,092,672	42.6%
2005		31,500,943		39,580,537	125.6%
All Years	\$	138,839,018	\$	89,251,116	64.3%

NOTE: The Louisiana and Countrywide experience includes the company's Basic HO-1 Program and the Manufactured Homeowner Program as well as the Special HO-3 Program.

All Manual Pages have been renumbered and reformatted to reflect these changes.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred as it is under actuarial review.

FINAL EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

12a - June 27, 2006 - 23182

AEGIS SECURITY INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

BASIC HOMEOWNER HO-1 PROGRAM

(+30%)

COMPANY REFERENCE: 34-LA-06006-RR

REQUESTED EFFECTIVE DATES - NEW: 6/27/2006

RENEWAL: 6/27/2006

Listed below is the history of the actions taken by the LIRC in regard to this program:

#12a - 9/04	+20%	Approved	Eff. 10/1/04 N & R
#5a - 7/01	Initial	Approved	Eff. 7/18/01 N & R

With this filing, the company requests an overall rate increase of +30% or +\$12,445 (1,838 policyholders).

The company states "The +30% base rate revision is across the board for all policies. It does not vary by parish".

The proposed changes to the rules manual is as follows:

- They have clarified the language under Eligibility Item B.
- They have added a rule for "Whole Dollar Premium Rule" on page GR-2.
- They have added a rule for "Waiver of Premium" on page GR-3.
- They have updated the index pages to reflect all of the additions to the premium section of the rules manual.
- They have eliminated the "Waiver of Premium" rule. This item has been re-labeled and included in the General Rules manual as "Waiver of Premium Rule" on page GR-3.
- They have eliminated the "Whole Dollar Premium" rule. This item has been included in the General Rules manual as "Whole Dollar Premium" on page GR-2.
- They have added a rule for "Short Term Policies" on page 3.
- They have changed the Territorial plan. Territories V, VI and VIII have been combined into Territory V. The base rates for Territory V will be the same as the base rates for previous Territory VIII plus the 30% proposed base rate increase. These counties are being separated because they are adding a Windstorm, Hurricane, Tornado and Hail exclusion into the area now classified as Territory V. They are also adding a \$2,500 Named Storm deductible to the counties in Territory IV. Insureds located in the counties now classified as Territory IV and V will receive a policyholder notification at least 60 days in advance of their policy expiration that will advise of the increase in deductible or the application of the Windstorm deductible that will be applied upon the renewal of their policy.
- They are adding a mandatory Windstorm, Hurricane, Tornado or Hail exclusion to Territory V. This endorsement is optional in Territories I, II, III and IV. When the perils of Windstorm, Hurricane, Tornado and Hail are excluded under Section I of the policy, a premium credit of \$75 applies.
- The deductible programs have been amended as follows:
 - The standard policy deductible statewide is increasing to \$1,000.
 - They are adding a \$2,500 Named Storm deductible to all territories except Territory V.

- Optional deductibles are being filed. They include an optional \$500 all peril deductible, an optional \$2,000 all peril deductible and an optional \$2,500 all peril deductible.
- The Optional Deductibles, Mandatory Deductibles and Windstorm or Hail Exclusion sections of the rules manuals have been rewritten for greater clarification.
- They have added Construction definitions, and Protection Class definitions.
- They have changed Earth Movement to Earthquake and have clarified the peril only applies to the Dwelling.
- They have clarified that Personal Property is also excluded under the Building Exclusion.
- The Swimming Pool Spa or Pond Exclusion has been separated into three separate endorsements, Swimming Pool Exclusion, Spa Exclusion and Pond Exclusion. They have relocated the applicable rule to the liability section of the manual on page 7.
- They have amended the Limited Roof Endorsement to the Restrictive Roof endorsement.
- The listing of mandatory coverages has been eliminated from the rules manual.
- Forms Page 36 has been modified.

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	503,760	\$	153,781	30.5%
2002		547,600		703,279	128.4%
2003		596,438		240,385	40.3%
2004		708,101		170,687	24.1%
2005		1,644,654		9,093,175	552.9%
All Years	\$	4,000,553	\$	10,361,308	259.0%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	21,166,304	\$	9,929,881	46.9%
2002		26,266,500		12,342,235	47.0%
2003		29,190,675		14,305,791	49.0%
2004		30,714,596		13,092,672	42.6%
2005		31,500,943		39,580,537	125.6%
All Years	\$	138,839,018	\$	89,251,116	64.3%

NOTE: The Louisiana and Countrywide experience includes the company's Special HO-3 Program and Manufactured Homeowner Program as well as the Basic HO-1 Program.

All Manual Pages have been renumbered and reformatted to reflect these changes.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred as it is under actuarial review.

FINAL EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

13a - June 27, 2006 - 23314

AEGIS SECURITY INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

MANUFACTURED HOME PROGRAM

(FORMERLY MOBILE HOME PROGRAM)

(+20%)

COMPANY REFERENCE: 21-LA-06004-RR

REQUESTED EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

The initial rates and rules for this program were approved in April 1991 (item #85) effective May 1, 1991. There have been no changes to this program since the initial filing.

With this filing, the company requests an overall rate increase of +20% or +\$167,791 (2,264 policyholders).

The company states "The +20% base rate revision is across the board for all policies. It does not vary by parish".

The proposed changes to the rules manual are as follows:

- They have updated eligibility rules.
- They have added the Aegis Blue program.
- They have added Senior program and Non Package program.
- They have eliminated a previous rule for "Policy changes after underwriting changes".
- They have updated the index pages to reflect all of the additions to the premium section of the rules manual.

- They have eliminated Territory 4. Previously the cities of Bossier City, Monroe, Natchitoches, Ruston and Shreveport comprised Territory 4. They are now included in Territory 3.
- They have added Minimum Earned and Minimum Written premium of \$100.
- They have deleted the Commercial Manufactured Home program.
- The Optional Deductibles, Mandatory Deductibles, and Windstorm or Hail Exclusion sections of the rules manuals have been rewritten for greater clarification.
- The deductible programs have been amended as follows:
 - They are applying a Named Storm Deductible of \$2,500 to Territories 1 and 3.
 - They are adding a Windstorm, Hurricane, Tornado or Hail Exclusion to Territory 2. The endorsement is mandatory in Territory 2. The endorsement is optional in the remaining territories. When the perils of Windstorm, Hurricane, Tornado or Hail are excluded under Section I of the policy, a premium credit of \$75 applies.
 - A \$1,000 All Other Perils Deductible applies to all territories.
- The Unattached Appurtenant Structures & Unscheduled (Personal Property rates have been increased by +20%.
- They have eliminated the option to reduce the limits for Unattached Appurtenant Structures and Personal Property.
- They have changed Earth Movement to Earthquake and have clarified the peril only applies to the Dwelling.
- They have added the Inflation Guard rules.
- They have added rates to Section II Coverages for \$300,000 CSL.
- They have added a rule and rate for Special Limit for Animal Liability.
- They have added a rule for Swimming Pool Exclusion, Spa Exclusion and Pond Exclusion.
- The listing of mandatory coverages has been eliminated from the rules manual.
- Forms Page 108 has been modified to include all forms adjustments.

The Louisiana and Countrywide experience is as follows:

LOUISIANA
(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	503,760	\$	153,781	30.5%
2002		547,600		703,279	128.4%
2003		596,438		240,385	40.3%
2004		708,101		170,687	24.1%
2005		1,644,654		9,093,175	552.9%
All Years	\$	4,000,553	\$	10,361,308	259.0%

COUNTRYWIDE
(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	21,166,304	\$	9,929,881	46.9%
2002		26,266,500		12,342,235	47.0%
2003		29,190,675		14,305,791	49.0%
2004		30,714,596		13,092,672	42.6%
2005		31,500,943		39,580,537	125.6%
All Years	\$	138,839,018	\$	89,251,116	64.3%

NOTE: The Louisiana and Countrywide experience includes the company's Basic HO-1 Program and the Special HO-3 Program as well as the Manufactured Homeowner Program.

All Manual Pages have been renumbered and reformatted to reflect these changes.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred as it is under actuarial review.

FINAL EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

14a - June 27, 2006 - 23230

AEGIS SECURITY INSURANCE COMPANY

1 - PROPERTY

REVISED RATE AND RULE

DWELLING PROGRAM

(+20%)

COMPANY REFERENCE: 24-LA-06010-RR

REQUESTED EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

The initial rates and rules for this program were approved in December 1998 (item #17a) effective January 1, 1999. The company has had no rate change for this program since then.

With this filing, the company requests an overall rate increase of +20% or +\$102,289 (1,047 policyholders).

The company states "The +20% base rate revision is across the board for all policies. It

does not vary by parish".

The proposed changes to the rules manual is as follows:

General Rules Manual

- They have added eligibility for Seasonals/secondary homes.
- They have added to the Additional of Return Premium rule a provision that allows premiums of \$5 or less to be returned to insureds at their request.
- The language in several rules has been changed for clarification purposes and several rules have been deleted.

Rating Guide of the Rules Manual

- They have changed the Territorial Plan. Their product will now have five territories instead of 4 territories. Territories I will no longer include the following parishes: Avoyelles 05, Rapides 43 and Vernon 66. These three parishes are now called Territory II. The base rates for Territory II are the same as Territory I. All parishes currently in Territory II are now in Territory III. The base rates for Territory III are the current Territory II base rates including the proposed +20% base rate increase. Territory IV now includes the parishes that were previously called Territory III. The base rates for Territory IV are the current Territory III base rates including the +20% proposed base rate increase. Additionally, the parishes of Orleans 39, St. Charles 47, St. John the Baptist 51, St. Martin 53, and St. Tammany 57 are now included in Territory IV. The base rates for Territory IV are the current Territory III base rates including the proposed +20% base rate increase. Territory V is a new parish and includes the parishes previously found under Territory IV. The base rates for Territory V are the current Territory IV base rates including the proposed +20% base rate increase. Additionally, they are combining Jefferson North and South into one rating territory which is Territory V. Insureds located in the counties now classified as Territory IV and V will receive a policyholder notification at least 60 days in advance of their policy expiration that will advise of the increase in deductible or the application of the Windstorm deductible that will be applied upon the renewal of their policy.
- They are adding a mandatory Windstorm, Hurricane, Tornado and Hail exclusion to Territory V. This endorsement is optional in Territories I, II, III and IV. When the perils of Windstorm, Hurricane, Tornado and Hail are excluded under Section I of the policy, a premium credit of \$75 applies.
- The deductible programs have been amended as follows:
 - The standard (all peril) policy deductible statewide is increasing to \$1,000; however, optional deductibles are being filed. They include an optional \$500 all peril deductible (with a 10% surcharge buy-back if chosen), an optional \$2,000 all peril deductible (with a 10% credit if chosen) and an optional \$2,500 all peril deductible (with a 15% credit if chosen).

- They are also adding a mandatory \$2,500 Named Storm deductible to all territories except Territory V.
- They are adding an option for Windstorm or Hail Exclusion applicable in Territories I, II, III & IV.
- They have added a \$45 Inspection Fee (previously approved for other Aegis programs).
- The Unattached Appurtenant Structures & Unscheduled Personal Property rates have been increased by +20%.
- They have slightly amended the Vandalism or Malicious Mischief rule.
- They have amended the Burglary Rule to include one flat rate of \$30 per \$1,000.
- They have added rules for the Building Exclusion Endorsement, Roof Exclusion, Windstorm or Hail Exclusion and Premises Alarm or Fire Protection System endorsement.
- They have added a rule for Special Limit for Animal Injury endorsement.
- The listing of mandatory coverages has been eliminated from the rules manual.

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	56,830	\$	56,719	99.8%
2002		101,533		100,817	99.3%
2003		194,816		26,503	13.6%
2004		324,036		120,009	37.0%
2005		462,052		1,584,042	342.8%
All Years	\$	1,139,267	\$	1,888,090	165.7%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	2,301,743	\$	1,452,355	63.1%
2002		2,880,857		1,383,978	48.0%
2003		4,611,409		1,796,532	39.0%
2004		5,693,482		1,977,274	34.7%
2005		5,445,230		6,404,217	117.6%
All Years	\$	20,932,721	\$	13,014,356	62.2%

All Manual Pages have been renumbered and reformatted to reflect these changes.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred as it is under actuarial review.

FINAL EFFECTIVE DATES - NEW: 6/27/2006 RENEWAL: 6/27/2006

15a - June 27, 2006 - 24051

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)

1 - PROPERTY

INITIAL RATE AND RULE

RESIDENTIAL PROPERTY

INTRODUCTION OF BUILDERS RISK COVERAGE - RENOVATIONS (DWG-1)

COMPANY REFERENCE: LCPIC BLDERS RISK-RENOV

REQUESTED EFFECTIVE DATES - NEW: 6/27/2006

With this filing, the Louisiana Citizens Property Insurance Corporation (Citizens) is proposing to introduce rates and rules for the Builders Risk Coverage - Renovations (DWG-1) endorsement for use with Residential Property.

The purpose of this endorsement is to provide temporary coverage for the renovation of properties in the gubernatorial declared disaster areas of the state.

The coverage term will be one year. No automatic renewal will be offered.

The finished value is used to calculate the premium. The rating is as follows:

- Apply an increase factor of 2.0 to the DWG-1 premium determined,
- The premium shall be fully earned at the time of application.

When this endorsement is attached to the DWG-1 policy, the following conditions apply:

FAIR:

Deductible: Wind	2%
Deductible: All other	\$2,500
Local Permit	Required, or
Licensed Contractor	Required
Signature _____	

COASTAL:

Deductible: Wind	5%
Deductible: All other	\$2,500
Local Permit	Required, or
Licensed Contractor	Required
Signature _____	

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ruiz approved.

FINAL EFFECTIVE DATES - NEW: 6/27/2006

16a - June 27, 2006 - 23900

DISCUSSION

4 - HOMEOWNERS

DISCUSSION OF ALLSTATE INSURANCE COMPANY

FILINGS #4A - 5/06 (CONDOMINIUM PROGRAM) AND #3A - 4/06 (HOMEOWNERS PROGRAM)

FINAL ACTION: Approved.

ADDITIONAL MINUTES: This discussion was dismissed and the matter was taken care of with item #2a - 6/06.